

Exhibit F

GMAC Mortgage

September 24, 2009

Uzick & Oncken, P.C.
Attorneys at Law
Attn: Jeffrey H Uzick
238 Westcott
Houston TX 77007

RE:	Account Number	[REDACTED] 1023
	Mortgagor	Richard D Rode
	Property Address	2301 West Lawther Lane Deer Park TX 77536

Dear Jeffrey H Uzick:

This is in response to the letter dated September 2, 2009 and September 18, 2009, received in our office September 8, 2009 and September 21, 2009, regarding the above-referenced account.

The insurance policy provided has been updated, the lapse from December 31, 2006 to September 21, 2007 has been canceled and a refund in the amount of \$4,686.00 will be returned to escrow. There is still a lapse from April 15, 2009 to July 11, 2008, this is a lapse charge of \$601.00.

The funds of \$3,025.00 have been received and I have confirmed with our Loss Mitigation Department the modification is 5% fixed. Beginning November 1, 2009 payment will be \$3,013.70 (\$2,320.25 principal and interest and \$693.45 escrow). However, we do need to receive the notarized modification documents back. I apologize, we are not able to send without the ex-wife's name, the quit claim deed does allow us to proceed with the modification without her signature.

If I can be of further assistance, please contact me at 1-800-766-4622 extension 2365387 or direct at 319-236-5387.

Sincerely,

Denise Jungen
Advocacy Resolution Specialist
Executive Office